



Patents

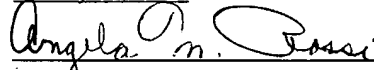
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: **Chapman, et al.**)
)
SERIAL NO.: **09/852,597**) ART UNIT: **2177**
)
FILED: **May 10, 2001**) EXAMINER: **Rayyan, Susan**
)
FOR: **Systems and Methods for**)
 Notifying a Consumer of Changes)
 Made to a Credit Report)

Attorney Docket No.: E1001/251209

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on January 10, 2005.


Angela M. Rossi

Commissioner for Patents
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Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

Madam:

In response to the Advisory Action mailed on May 10, 2004, Assignee submits the enclosed amendments and remarks for entry and consideration. A Request for Continued Examination (RCE), an additional claim fee, and filing fee accompany this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 18 of this paper.

Conclusion begins on page 26 of this paper.

01/24/2005 MAHME1 00000004 09852597

02 FC:1202
03 FC:1201

2300.00 OP
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PTO/SB/17 (12-04)

Approved for use through 07/31/2006. OMB 0651-0032

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Effective on 12/08/2004.

Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).

FEE TRANSMITTAL

For FY 2005

☐ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$)

Complete if Known

Application Number	09/852,597
Filing Date	May 10, 2001
First Named Inventor	Chapman
Examiner Name	Rayyan, Susan
Art Unit	2177
Attorney Docket No.	E1001/251209

METHOD OF PAYMENT (check all that apply)

☒ Check ☐ Credit Card ☐ Money Order ☐ None ☐ Other (please identify):
☒ Deposit Account Deposit Account Number: 11-0855 Deposit Account Name: Kilpatrick Stockton LLP

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

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FEE CALCULATION**1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

2. EXCESS CLAIM FEES

Fee Description	Fee (\$)	Small Entity Fee (\$)
Each claim over 20 or, for Reissues, each claim over 20 and more than in the original patent	50	25
Each independent claim over 3 or, for Reissues, each independent claim more than in the original patent	200	100
Multiple dependent claims	360	180

Total Claims	Extra Claims	Fee (\$)	Fee Paid (\$)	Multiple Dependent Claims	Fee (\$)	Fee Paid (\$)
86 - 20 or HP =	46	x 50	= \$2300.			
HP = highest number of total claims paid for, if greater than 20						
Indep. Claims	Extra Claims	Fee (\$)	Fee Paid (\$)			
06 - 3 or HP =	06	x 200	= \$1200.			
HP = highest number of independent claims paid for, if greater than 3						

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
- 100 =	/ 50 =	(round up to a whole number) x	=	

4. OTHER FEE(S)

Non-English Specification, \$130 fee (no small entity discount)

Other:

SUBMITTED BY

Signature		Registration No. 44,070 (Attorney/Agent)	Telephone 404.815.6048
Name (Print/Type)	Christopher J. Chan	Date January 10, 2005	

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